



RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Mitch Jordan, Bob Dickerson, Phillip Pierceall, Craig
Muirhead, Clay Golden, Doug Rodgers, Wendy Lambert,
Ross Bandy, Travis Kaddatz, Troy Robinett, Terry
Waters, Robert Aguilar, Frederick Britton, Kristie Alvarez,
Evan Press, Matt Hansen
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
DEPUTY

2016 DEC 12 AM 10:51

FILED

TS No TX09000025-15-3

APN 2142577

TO No 160344709-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 7, 2005, RICHARD RAUL RAMOS, AN UNMARRIED PERSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of JAMES L. ROBERTSON as Trustee, SOUTHWEST FUNDING as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$132,500.00, payable to the order of Caliber Home Loans, Inc. FKA Vericrest Financial, Inc. as current Beneficiary, which Deed of Trust recorded on June 20, 2005 as Document No. 2005-0081585 in Book 05943, on Page 03086 in Collin County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 2142577

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Mitch Jordan, Bob Dickerson, Phillip Pierceall, Craig Muirhead, Clay Golden, Doug Rodgers, Wendy Lambert, Ross Bandy, Travis Kaddatz, Troy Robinett, Terry Waters, Robert Aguilar, Frederick Britton, Kristie Alvarez, Evan Press, Matt Hansen or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Caliber Home Loans, Inc. FKA Vericrest Financial, Inc., the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

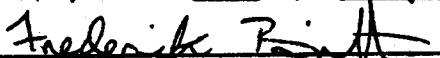
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, January 3, 2017 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Collin County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **The Southwest Entrance, The Jack Hatchell Collin County Administration Building, 2300 Bloomdale Road, McKinney, TX 75071.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Caliber Home Loans, Inc. FKA Vericrest Financial, Inc.'s election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Caliber Home Loans, Inc. FKA Vericrest Financial, Inc.'s rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 23 day of November, 2016.


By: Mitch Jordan, Bob Dickerson, Phillip Pierceall, Craig Muirhead, Clay Golden, Doug Rodgers, Wendy Lambert, Ross Bandy, Travis Kaddatz, Troy Robinett, Terry Waters, Robert Aguilar, Frederick Britton, Kristle Alvarez, Evan Press, Matt Hansen
Substitute Trustee(s)

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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EXHIBIT "A"

LOT 5, BLOCK U, OF VIRGINIA HILLS ADDITION, PHASE FOUR, AN ADDITION TO THE CITY OF MCKINNEY, COLLIN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET N, PAGE 596, OF THE MAP RECORDS OF COLLIN COUNTY, TEXAS.